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Wednesday, September 25, 2002

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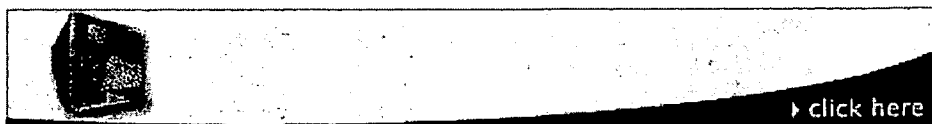
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Technology Decisions, September 1999: Claims People Pay

September 1999 article: A new breed of claims software makes the process simple and digital.

www.technologydecisions.com/backissue/0999/02.asp • [Translate](#)

Claims Magazine: Covering the Business of Loss

Claims magazine is the leading trade publication covering property and casualty insurance ... and uses the same area specific pricing. Product: XactNet. Instant and secure extranet that automates the ...

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Eastco Enterprises, Inc.

XactNet.com markets the credentials of companies in the construction and cleaning industries to homeowners and insurance carriers by providing company Web pages, a powerful search engine, and...

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Melesh Construction Co., Inc. - References

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www.melesh.com/references.htm • [Translate](#)

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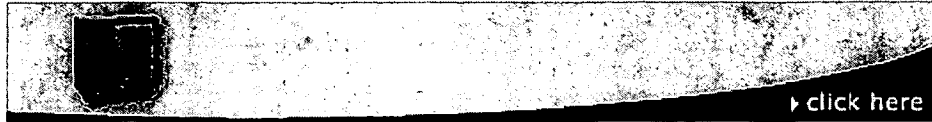
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www.xactware.com/Support/

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www.utah.edu

The Intermountain Chapter of the Society for Technical Communication presents the first meeting of the Fall 1997 season! Two presentations this month: 1. John Sermon of **Xactware** and Russ Hyde of...

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Chapter Meetings

1997-98 Meeting Schedule. MONTH. DETAILS. Note: Past Meetings are listed below, in the following table. Past Meetings. MONTH. DETAILS. June 1998. Spring Conference. DATE: June 20, 1998. TIME: ...

www.utah.edu/stc/meetings.html • [Translate](#)

Oct '96 Archive of Novell List (from syr.edu) @ DFM

Using print notify in the capture statement causing lockups. Dan C. Ballstaedt (dcballstaedt@**XACTWARE.COM**) Thu, 17 Oct 1996 09:57:16 -0600. Messages sorted by: [date][thread][subject][...

www.nbd.dk/nov-lst/1996_10/0869.html • [Translate](#)

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Jan '97 Novell List Archive @ DFM (from Listserv.syr.edu + NETW4-L@bgu.edu), : What version of Client 32 am I running

What version of Client 32 am I running. Dan C. Ballstaedt (dcballstaedt@**XACTWARE.COM**) Tue, 7 Jan 1997 10:14:04 -0700. Messages sorted by: [date][thread][subject][author] Next message: ...

www.nbd.dk/nov-lst/1997_01/0268.html • [Translate](#)

Other Services

DAMAGE ASSESSMENT EXPERTS | APPRAISAL | ASBESTOS ABATEMENT | ESTIMATING. Other Web Sites to Browse. We have found these sites provide a good source of information, click any of the links below...

www.rainmaker-handwerker.com/services.htm • [Translate](#)

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Letters

Damage Assessment Experts | Appraisal | Asbestos Abatement | Estimating. **LETTERS.** "The following information on this page are letters written to and from our office from other insurance..."

www.rainmaker-handwerker.com/damage/letters.htm • [Translate](#)

World-Wide Web Access Statistics for www.inkyfingers.com

World-Wide Web Access Statistics for www.inkyfingers.com. Last updated: Sun, 01 Feb 1998 03:18:55 (GMT - 0800) Daily Transmission Statistics. Hourly Transmission Statistics. Total Transfers by...

www.inkyfingers.com/Stats/98-01.www.inkyfingers.com.html • [Translate](#)

Week of 06/07/98 to 06/13/98

Web Server Statistics. Week of 06/07/98 to 06/13/98. Overall Statistics. Category. Total. Unique sites served. 715. Unique documents served. 388. Unique trails followed. 339. Total visits. 1075. ...

www.grtu.org/graphs/10019.html • [Translate](#)

[Web Server Statistics for Brigham Young University \(www.byu.edu\)](#)

Web Server Statistics for Brigham Young University (www.byu.edu) Program started at Sat-May-17-1997 16:15 local time. Analyzed requests from Tue-Apr-01-1997 00:00 to Wed-Apr-30-1997 23:59 (30.0...
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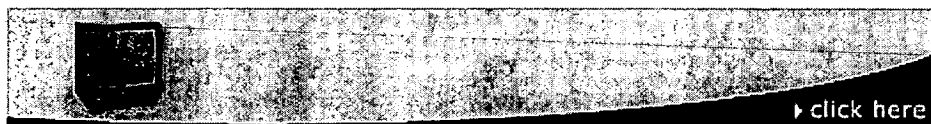
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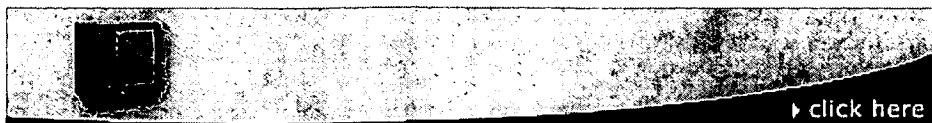
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Phone (407) 849-0044 ext. 3020 Fax (407) 849-5085. Email: jwoodley@cjw-assoc.com. ...

www.lipa.org/jwoodley.html • [Translate](#)

R.S. Rozak Company: Assignment Sheet

Assignment Sheet You may submit this form on-line or print it out and fax it to our home office at (312) 922-1849.

Name. Address. City. State. Zip Code. Phone. E-mail. (1) A FULL ADJUSTMENT. ...

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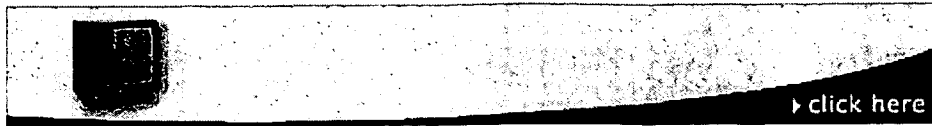
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4	16: Gale Group PROMT(R)_1990-2002/Sep 25
1	18: Gale Group F&S Index(R)_1988-2002/Sep 25
1	47: Gale Group Magazine DB(TM)_1959-2002/Sep 24
Examined 50 files	
Examined 100 files	
2	148: Gale Group Trade & Industry DB_1976-2002/Sep 25
Examined 150 files	
Examined 200 files	
3	275: Gale Group Computer DB(TM)_1983-2002/Sep 25
Examined 250 files	
Examined 300 files	
Examined 350 files	
1	553: Wilson Bus. Abs. FullText_1982-2002/May
Examined 400 files	
1	621: Gale Group New Prod. Annou. (R)_1985-2002/Sep 24
1	635: Business Dateline(R)_1985-2002/Sep 24
1	636: Gale Group Newsletter DB(TM)_1987-2002/Sep 25
Examined 450 files	
1	647: CMP Computer Fulltext_1988-2002/Sep W2
1	649: Gale Group Newswire ASAP(TM)_2002/Sep 20
Examined 500 files	
1	734: Dayton Daily News_Oct 1990- 2002/Sep 22
Examined 550 files	
1	810: Business Wire_1986-1999/Feb 28
1	813: PR Newswire_1987-1999/Apr 30

15 files have one or more items; file list includes 568 files.
One or more terms were invalid in 100 files.

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all*

SJD

Your SELECT statement is:
s xactware and py<=1998

Items	File
1	13: BAMP_2002/Sep W3
3	15: ABI/Inform(R)_1971-2002/Sep 24
3	16: Gale Group PROMT(R)_1990-2002/Sep 25
1	18: Gale Group F&S Index(R)_1988-2002/Sep 25
Examined 50 files	
1	111: TGG Natl.Newspaper Index(SM)_1979-2002/Sep 23
Examined 100 files	
4	148: Gale Group Trade & Industry DB_1976-2002/Sep 25
Examined 150 files	
Examined 200 files	
2	275: Gale Group Computer DB(TM)_1983-2002/Sep 25
Examined 250 files	
Examined 300 files	
Examined 350 files	
1	553: Wilson Bus. Abs. FullText_1982-2002/May
Examined 400 files	
1	621: Gale Group New Prod.Annou.(R)_1985-2002/Sep 24
Examined 450 files	
1	649: Gale Group Newswire ASAP(TM)_2002/Sep 20
Examined 500 files	
Examined 550 files	
2	813: PR Newswire_1987-1999/Apr 30

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all*

11 files have one or more items; file list includes 568 files.
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s xactware and sketch

Items	File
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Examined 50 files	
1	116: Brands & Their Companies_2002/May
Examined 100 files	
2	148: Gale Group Trade & Industry DB_1976-2002/Sep 25
Examined 150 files	
Examined 200 files	
Examined 250 files	
Examined 300 files	
Examined 350 files	
Examined 400 files	
Examined 450 files	
Examined 500 files	
Examined 550 files	
1	993: NewsRoom 2002/Jan-May

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Xactimatetm I - Class Description & Information

Course Requirements

- Student is knowledgeable in basic construction practices and terminology.
- Each student should have basic computer skills and understand programs such as Microsofttm Word, Excel & Project or the like. It is not essential but highly recommended.



Course Outline

■ Developing an ESTIMATE on Xactimatetm

- Basic Estimate Framework
- Entering Data into each room
 - i. Macros
 - ii. Special Conditions
 - iii. General Conditions
- Items not included in Xactimatetm price list
 - i. Equipment, Labor, Material
 - ii. General Conditions
 - iii. Creating New Price List Info
- Modifying prices in relation to Equipment and Material availability

Xactimatetm by far is one of the most useful tools available to the contractor or estimator. If you have already started using the program you are aware of all the important tools it has to offer. By utilizing the MACRO functions and other time saving tools on Xactimatetm

estimating is easier and faster than traditional methods. We assume you are well versed in the Xactimatetm environment and we will not be going over what you have already learned about using the program. However, there are a few items to consider regarding the use of Xactimatetm and how it may be used even better. We will train you how to use the Xactimatetm estimating program and how to modify some of its functions to create a more thorough estimate.

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- Use the program considered by the Insurance Industry as a Standard and How to use it to Your Advantage.
- Learn the Proper Way to Inspect and Generate a Scope of Loss and Estimate the Repairs to Realize More Funds for Your Claim.

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2-DAY COURSE - \$435.00 + \$99.00 Computer Rental

3 DAY COURSE - \$595.00 + \$99.00 Computer Rental

■ XACTIMATEtm II: (Pre-Requisite: Xactimatetm I)

Further the expertise needed to do an effective "Scope of Loss" and to realize a more legitimate claim. Emphasizes on providing a more accurate and complete scope of loss to present to your client and/or the insurance company.

2-DAY COURSE - \$795.00 + \$99.00 Computer Rental

■ APPRAISAL I: (Pre-Requisite: Xactimatetm I & II)

Learn the essentials of the appraisal process and become an expert in resolving disputed claims, Learn how to evaluate, negotiate and close claims. Learn how to negotiate your point of view with opposing appraisers. Specifically targets property damage & insurance related claims.

1-DAY COURSE - \$295.00 + \$45.00 Computer Rental

■ PUBLIC ADJUSTER I: (Pre-Requisite: Xactimatetm I & II)


Learn the process and applications of the public adjuster in resolving insurance related


disputes. Classes are taught by an experienced professional expert in adjusting and settlement procedures.

3 DAY COURSE - \$795.00 + \$99.00 Computer Rental

REGISTRATION FORM

Advance payment and registration required for all classes. Classes are on a "first-come first-served" basis. 10 students maximum. Participants must provide own computer (386 or above - Windows 3.1 4MB RAM - 20 MB free disk space) or rental machines will be available.

Select Course: 

Computer Rental: 

Student Name:

Company Name:

Student Address:

City: State: Zip:

Phone: Fax:

Method of Payment: ☐ Check ☐ Cash ☐ M/C ☐ Visa ☒ Money Order

Card Holder:

Card Number:

Expiration Date:

For more information or to register by mail or phone:

Mailing Address: Handwerker Construction, Inc. P.O. Box 480 Somis, CA 93066	Toll Free (California Only) 800-726-4447 Office 805-278-1941 Fax: 805-278-1943 ebox@rainmaker-handwerker.com	Classroom Address: 601 Del Norte Unit "I" Oxnard, CA 93030 Click Here For Map
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Handwerker Construction

Damage Assessment Experts | Appraisal | Asbestos Abatement | Estimating

Xactimatetm II - Class Description & Information

Course Requirements

- Student is knowledgeable in basic construction practices and terminology.
- Each student should have basic computer skills and understand programs such as Microsofttm Word, Excel & Project or the like. It is not essential but highly recommended.
- Students should have a working knowledge of Xactimatetm



Course Outline

■ Understanding The Policy - Practical Applications

■ Typical insurance claim terms will be addressed:

- ACV - Actual Cash Value
- RCV - Replacement Cost Value
- Depreciation
- ALE - Additional Living Expense
- Coverage, s A, B, and C - Personal Property
- Line of Sight
- Like Kind & Quality
- Bringing the loss back to the condition prior to the claim.
- Fair Rental Value
- SDI- Laws and practical notes
- R&R, D&R, etc.

An experienced estimator and/or Scoper may or may not find it necessary to understand

insurance policies and the many terms found in them. However to be an effective claims negotiator one must comprehend the basics of a typical policy and its terms. The objective here is to understand what the policy will cover in a loss and the amount of coverage allowed. It will make a big difference in settling the claim and development of your estimate.



■ Scope of Loss / Estimate Preparation Skills

■ What is a Scope of Loss.....

- Measuring techniques
- Inspection techniques
- Photographing
- Entering data on SCOPE sheet.
- How to take proper notes while you scope
- How to make your sketches and drawings clear for all to see
- Acknowledging site conditions
- How to begin a scope of loss inspection
- Tools you will need when you do your SCOPE
- And much, much more.....

The keys to proper scope procedures will be thoroughly addressed in our classes. We are training our students now so they are prepared to conduct a proper scope in the future. Some of the following issues will be detailed:



■ What is an ESTIMATE from a Scope of Loss.....

- Consider site conditions
- Weather
- Materials
- Special labor, equipment or construction techniques.

An ESTIMATE is a cost of repairs of the SCOPE of loss. The estimate is different from the scope because it has the cost attached to the repair procedure. For example, if a wall has a crack the estimate for the repair is not only to fix the crack but to apply the wall covering over it. In other words you may have scoped the damage (crack in the wall) but the estimate is to fix the crack and apply the wallcovering to properly repair it.



■ Repair Procedures - Practical Applications & Procedures

- The proper repair may not be the most economical repair.
- Demolition-Rebuild v. Repair
- Understanding policy limits and how it can effect your claim
- Interpreting Structural / Soils Engineering reports

Examples and Miscellaneous Information

Items Xactimatetm May Not Include:

We will teach you how you can create your own price list item and use it in the estimate. Be sure when you scope you make note of all items even though you are certain they are not in the Xactimatetm program. Actually, Xactimatetm encourages their users to create prices and occasionally will update there own price lists with some of the data they receive from users. This is beneficial to all concerned and eventually some insurance companies will begin to use these prices in their own estimating thereby making negotiations more amicable.



■ Other Insights And Lectures

■ Estimate Preparation

- Presentation Package
- Negotiation Skills
- Going to Appraisal
- Writing letters and keeping records
- Hiring an Appraiser, Umpire etc.

■ USING Xactimatetm Format In Other Applications

- Creating Excel Spreadsheet
- Creating Microsoft Project Worksheet
- Utilizing the Time and Materials reports
- Creating useful charts and spreadsheets from Xactimatetm data

The above are just a sampling of the techniques and topics we cover in our classes. If you feel you or your company will benifit from this educational experience please follow the links to

Registration.

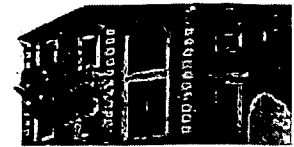
[Click Here To Go Straight To Registration](#)

[Appraisal Clause Tidbits](#) | [Appraisal Services Tidbits](#) | [Professional Services](#)

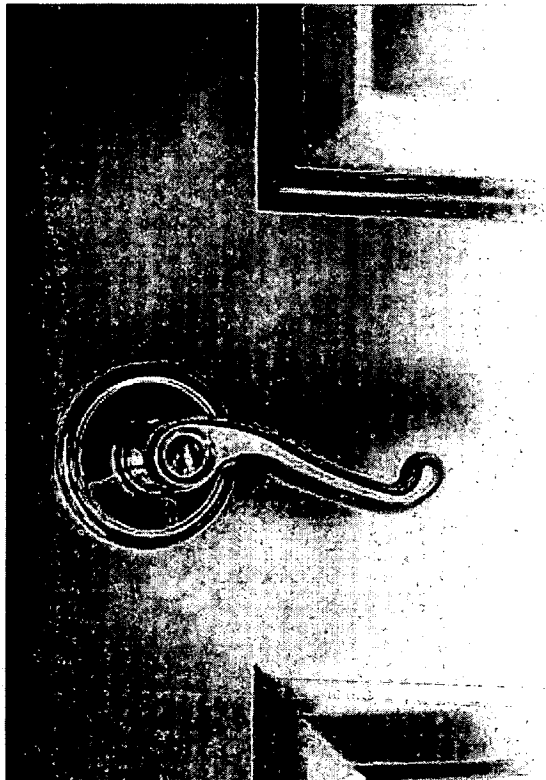
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Welcome to the SmartHomesite Tour

Welcome to the SmartHomesite tour! This tour was created to give you a basic understanding of some of the ways you can manage your home and everything you put in it.

To see information about a SmartHomesite feature, click on the buttons below. You may also have some questions about SmartHomesite, such as "Is it safe to store personal information on the internet?" You can view the answers to that question and several others by clicking on the links above (click on the "Is it Safe?" link to see this answer).

If you would like to download a multi-media version of the tour that will run locally on your computer, [click here](#).

Slide Show Introduction

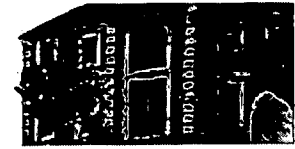


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Online Collaboration

Is your Insurance Agent's office right around the corner, so, you probably don't mind stopping in to talk about policy. Most of us, however, have to travel a bit to get to the agent's office. And it's not always convenient.

SmartHomesite allows you and your agent to view the information at the same time - online! How big is your room and how much coverage do you need for jewelry? We can answer insurance questions from your home, where we are most likely to have the answers. You can even view your data, including the Sketched floor plan of your home as your agent enters it in to your site, making sure it's accurate.

And with SmartHomesite's built-in collaboration tools, you can share your data with whomever you wish. Get a quote or work estimates over the phone while both parties view the floor plan online. The best part is that you control the access to your information. Set up "guest" access to your data for a day or a week. You determine if they can view only, delete information, and can terminate their access at any time.

Online Collaboration

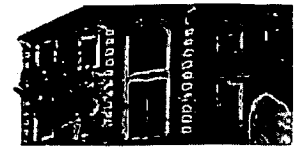


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Tour: Home Valuations

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Home Valuations

Got 2 minutes? In less than two minutes, SmartHome Valuation service, using the area-specific price used most often for settling insurance claims, can value the reconstruction price of your home - to 90% accuracy home valuation, including the Sketched floor plan of home, produces a valuation that is 99% accurate!

Are you carrying enough insurance to cover your home? How do you know? The time to find out isn't just after your house burned to the ground. SmartHomesite allows you to quickly and accurately value the reconstruction costs of your home, ensuring that you will know how much coverage you need.

You can even re-value your home, using up-to-date information whenever you would like.

Home Valuations



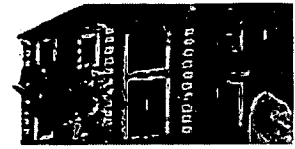
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Help

Need help? We provide all the standard text help you might expect, and a whole lot more.

Introducing "PoPS", our resident Professor of Property Services. We have created a customized guide to help you fully utilize your SmartHomesite account.

PoPS is an animated character that will show you what to do and how. He even talks, dances, sings, calls you by name, and walks you through setting up your floor plan!



Don't want to have PoPs talk to you? Don't worry. You can set up your helps to get only the level of help you desire. You can even view help animations with text-only descriptions.

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Learning Objects

Learning Objects™ teach you how to do-it-yourself, troubleshoot and fix problems, explain recalls, help you get the most from your home through proper maintenance, calculate material quantities for you, and even tell you when you should call in a professional. Full-motion animation and sound make Learning Objects™ a great way to see what you need to do.

You will want to browse through SmartHomesite's extensive library of how-to Learning Objects™ before starting your next home improvement project.

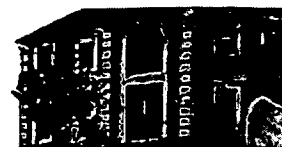
Learning Objects™



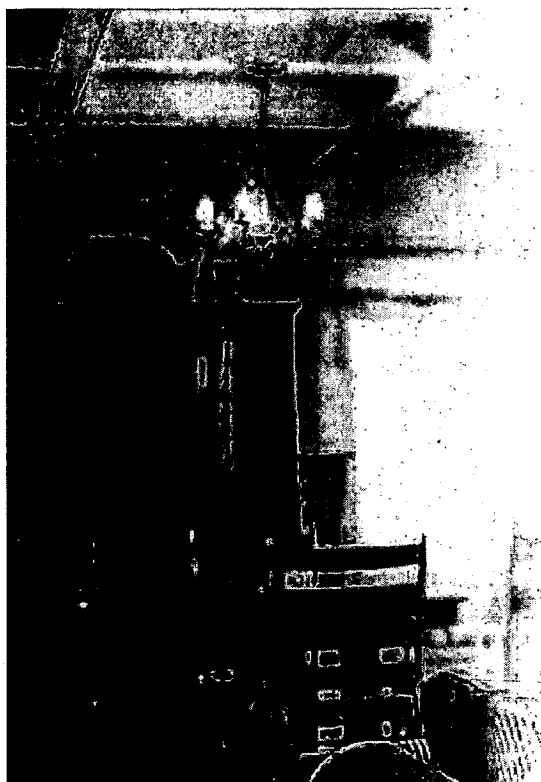
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Alerts and Recall Notices

Is your furnace about to blow up? When a manufacturer discovers that a product you own doesn't work quite the way they thought it would, you need to know. But manufacturers find it difficult if not impossible to track down everyone who may have purchased a certain item—often months or years prior to the recall notice.

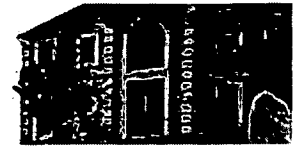
Many people use recalled products every day, unaware they are dangerous and need repair. There are many serious recall notices today that could save you from a fire or serious incident if you knew about it. SmartHomesite automatically monitors recall notifications and safety alerts and will let you know should an item in your home pose a potential problem for you.

Notifications & Alerts

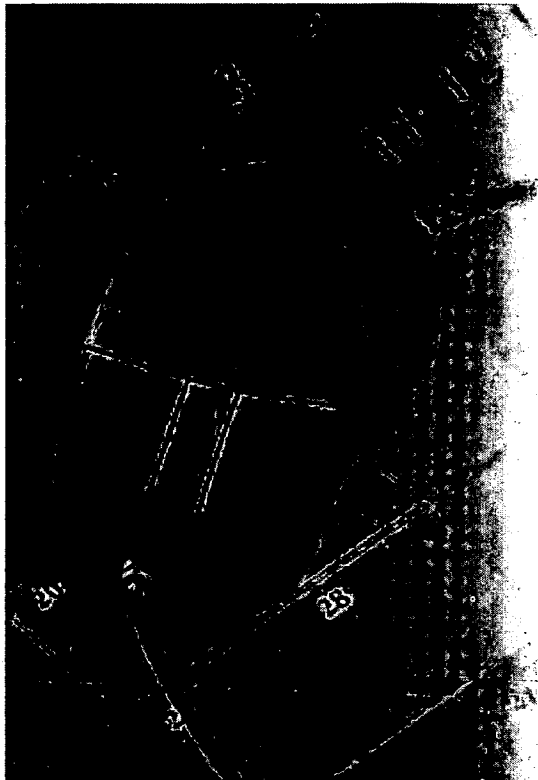


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Reminders

Everyone needs a reminder once in a while. SmartH lets you set up variety of reminders that help you ren the tasks around the home that help keep your famil your home well-maintained, and your warranties in f And SmartHomesite only sends you the reminders th want.

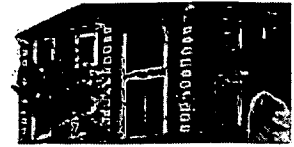
We are all comforted when a product we purchase o with an extended warranty. But did you know that mc warranties require some maintenance on your part to them valid and in force? SmartHomesite reminders t remember your furnace filter needs replacement, or your carpet warranty required you to get it cleaned a once a year (and it's been 11 months already).

Reminders



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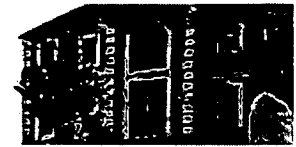
Your contacts list helps you keep track of the all the who work on your home. You can always have phon numbers and other contact information should you e need to contact someone again. So if you want to dc additional work someday or have a warranty claim, a contact information is in one convenient place.

And because SmartHomesite is a secure, online ser you can get to this information from anyplace that ha internet connection.

Contacts

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Documents Vault

What would happen to your important documents if y
a fire in your home?

The Documents Vault inside SmartHomesite allows y
store important documents in a private, secure place
online. Important documents such as insurance polic
deeds, photos and receipts can be scanned in and s
a safe environment. It's like having a fire safe on the

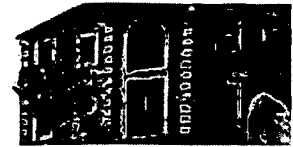
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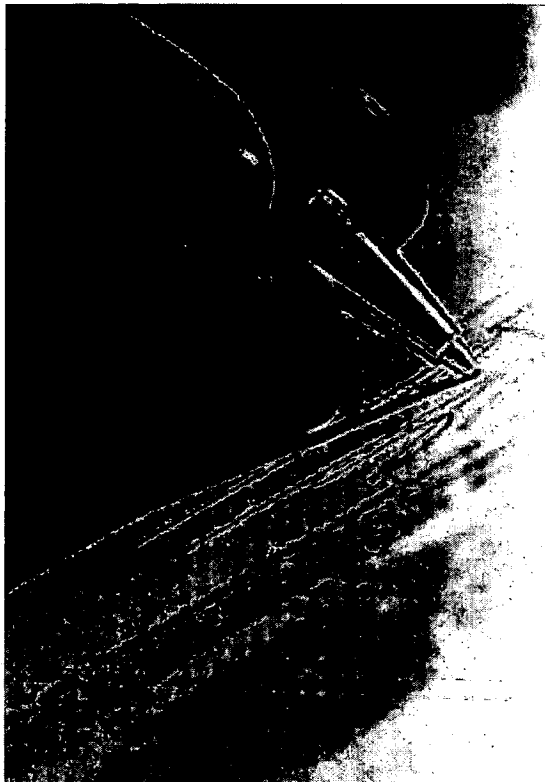
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Insurance Information

When you really need your insurance document, it's under a pile of rubble or burned to ashes. SmartHomesite makes sure all your insurance information is always available-especially when you need it.

SmartHomesite also helps keep track of your insurance contacts such as who your agent is and how to contact them, and will even help you file a claim. And with SmartHomesite's home valuation tool, you'll be sure to have enough insurance coverage in the first place.

Insurance Information

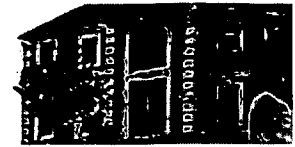


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Warranty Information

Most homeowners have thousands of dollars worth of warranties in their home, and yet have no idea how to use them. They are still in force or what to do should they need to make a claim.

Almost all warranties require that certain conditions be met for the warranty to remain in force. Did you know that carpet warranties require that you have them professionally cleaned in order for them to remain in force?

SmartHomesite will help you not only keep track of all the warranties you have, but also help you keep them in force by helping you set up maintenance reminders. And SmartHomesite even has an extensive Learning Objectives library to train you how to perform these home maintenance tasks.

Warranty

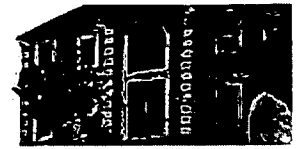


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Inventory Items

A complete listing of your home's furnishings makes it easy to file insurance claims or make a warranty claim. It also allows you to receive notification should you have an issue with your home that needs to be fixed or could be potentially dangerous to your safety.

A list of inventory items allows you to manage the items in your home, from storing the contact information on the item's installer or salesperson to how much it cost and if you bought the extended warranty. And should you ever experience loss, theft, or damage to your items, you have a complete detailed list in a safe location.

Inventory

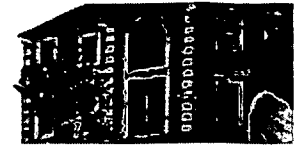


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Sketch Online

With a floor plan or Sketch™ of your home, you automatically have all the measurements and quantities needed for just about any home project. If you decide to paint the bedroom, you can quickly check your online floor plan to see how much paint you'll need. If you're wondering if a couch will fit in the living-room alcove, you can quickly check to see—from the furniture store. Or you can dream up about a new sunroom by adding it to the Sketch™ and viewing the results in 3-D.

You'll find Sketch™ easy to use and to learn. And unlike conventional blue prints or a hand drawing, Sketcher plans are always drawn to scale and dimensions are recalculated every time you make a change. And, as an added bonus, you can view the Sketch™ in 3-D, spin around, and do a virtual walk-through of the floor plan—a great tool for getting a feel for the space—before you build.

Sketch Online™

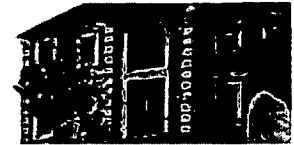


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How much is it?

\$49.95 Permanent setup

\$19.95/year access

What do you get for \$49.95? The initial setup fee covers one-time, permanent file setup for your home, the first year's access, access to our extensive library of how Learning Objects, integration of our patented Sketch technology which allows you to create a virtual 3D model of your home, access to our home valuation tools, including detailed pricing data for your geographic region, reminders and recalls notifying you of "free money" programs related to any of your inventory items, tutorials and training including our unique Professor of Property School (POPS) animated guide, and up to 10 MB of storage means you can store tons of item information, photos, floor plans.

You will also be able to control access to your information and collaborate online by setting up multiple guest accounts (including setting up user names, passwords, and access rights).

Each additional year's access is only \$19.95. Additional storage space can be purchased at a cost of \$10 per additional 10 MB of storage space.

[Why charge for your services at all?](#)

How Much Is It?

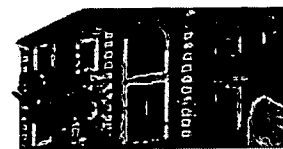


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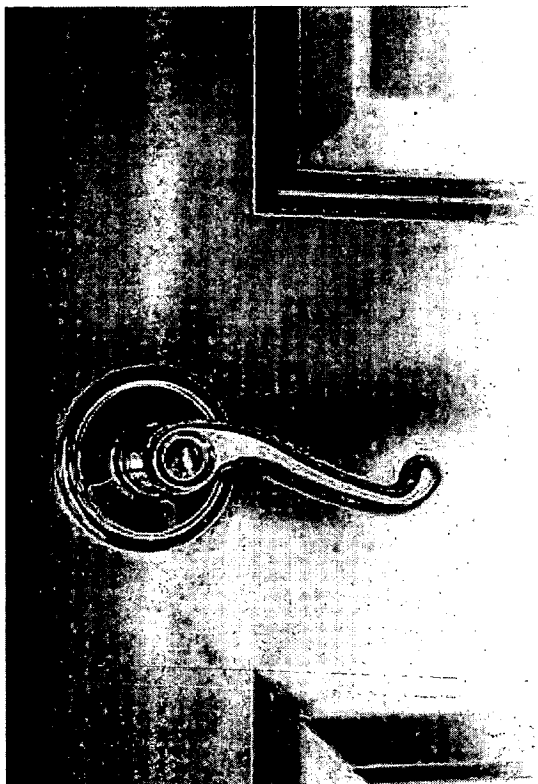
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Is it safe?

You might be wondering if it is safe to store your personal information on the internet. We understand that you feel this way. That's why we use the same security of Smarthomesite that is used for online banking transactions and you control any outside access to your data.

My contractor created my Smarthomesite account. [Can See My Data?](#)

Is It Safe?

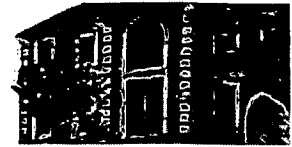


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Our Guarantee

Not sure SmartHomesite is for you? How about a satisfaction guarantee? SmartHomesite is dedicated serving its customers, as nearly as we can, to complete satisfaction. If you are not satisfied for any reason with SmartHomesite you may cancel your subscription at any time within the first thirty (30) days.

We are so sure you will agree that you are getting your money's worth from our services that we are willing to guarantee your money back if you are not satisfied for any reason. So sign up and try SmartHomesite now - risk

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